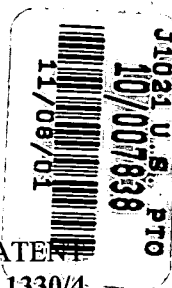


Receipt date: 11/08/2001

"Express Mail" mailing label number EL 886 963 345 US

Date of Deposit NOVEMBER 8, 2001



PATENT  
Case No. 1330/4  
(GW:00-05)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

ORAZIO PATER, ANDREW BOEMI

Serial No.

Examiner:

Filed:

Group Art Unit:

Title: ELECTRONIC PAYMENT SYSTEM  
AND METHOD

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

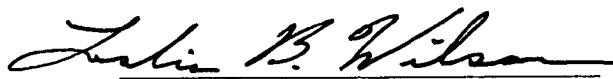
Pursuant to 37 C.F.R. §§ 1.56 and 1.97-1.98, Applicants would like to call the Examiner's attention to the references listed on the enclosed form PTO-1449. Copies of these references are also enclosed.

Applicants believe that none of the listed references, alone or in combination disclose or suggest Applicant's claimed invention.

Dated: NOVEMBER 8, 2001

Respectfully submitted,

CARDINAL LAW GROUP  
1603 Orrington Avenue, Suite 2000  
Evanston, IL 60201  
(847) 905-7111

  
LESLIE B. WILSON  
Registration No. 33, 816  
Attorney for Applicants

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./

Receipt date: 11/08/2001

FORM PTO-1449	SERIAL NO.	CASE NO. 1330/4 (GW:00-05)
<b>LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT</b>	FILING DATE	GROUP ART UNIT
(use several sheets if necessary)	APPLICANT(S): ORAZIO PATER ANDREW BOEMI	

**REFERENCE DESIGNATION**

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS/ SUBCLASS	FILING DATE
	A1	6,125,352	09/26/00	FRANKLIN ET AL.		
	A2	5,960,411	09/28/99	HARTMAN ET AL.		

**FOREIGN PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES NO

EXAMINER INITIAL	<b>OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)</b>	

EXAMINER /Clement Graham/	DATE CONSIDERED 08/02/2008
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./